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ABSTRACT

A project identified consumer education content that Louisiana consumer and home economics teachers perceive as being important. It also evaluated content of curriculum guides currently available from states and determined if any of these meet the needs of home economics consumer education programs in Louisiana. A questionnaire was developed to identify perceived needs of students in regard to consumer education topics. Of 584 questionnaires mailed to Louisiana home economics teachers, 262 were returned; 790 of 1,105 selected consumers throughout the state returned questionnaires. A review of current consumer education curriculum guides used in other states determined that these topics were included: goals, decision making, satisfying wants, investments, and consumer protection. A survey of Louisiana home economics teachers' stated needs indicated they included decision making, goals, consumer credit, and housing decisions most often. Nine teachers participated in two workshops at which they evaluated nine guides selected by project directors as appropriate for use in Louisiana home economics classes. Three superior guides were selected and subjected to intense evaluation/discussion. Teachers recommended adoption of the Oklahoma Consumer Education Guide and portions of the Oklahoma Comprehensive Guide to Home Economics I. (Twelve tables are provided. Appendixes include instruments and teacher evaluation and recommendation forms.) (YLB)

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NEEDS ASSESSMENT FOR CONSUMER EDUCATION CURRICULUM DEVELOPMENT

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Funded by
The State of Louisiana Department of Education
Research Coordinating Unit

LOUISIANA TECH UNIVERSITY
COLLEGE OF HOME ECONOMICS
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Mary Garrett	Thibodaux High School
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Patsy Johnson	Natchitoches Central High School
Paula Jones	Calvin High School
Gail McMillon	Ward III High School
Miranda Parnell	Simsboro High School
Carol Remy	Spearsville High School
Norma Wilson Taylor	Downsville High School
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STATEMENT OF THE PROBLEM

The Vocational Educational Amendments of 1976 identified parenting, nutrition, and consumer education as required subjects for funded consumer homemaking programs. With the continual changes in laws and regulations which affect consumer buying behavior and fluctuations in the economy, consumer education remains a priority.

The most recent consumer education curriculum guide available to Louisiana home economics teachers was developed in 1976. Changes which have occurred since the development of that guide create the need for new and/or updated curricula. Identification of the consumer education needs of students would facilitate such an update and enhance the usefulness of curricula to teachers.

The purposes of this project were 1) to identify consumer education content that Louisiana consumers and Louisiana home economics teachers perceive as being important and 2) to evaluate content of curriculum guides currently available from states, and determine if any of these available guides meet the needs of home economics consumer education programs in Louisiana.

REVIEW OF LITERATURE

Consumer education has existed as an educational topic since the 1930's. The depressed economy of those times intensified the need for consumers to have information about products and to know how to use this information to "get the most for their money." Economic and societal

changes have created a need for continuous revisions in materials used to teach this topic. Effective consumer education materials, as all effective educational materials, must reflect the needs of the population served as well as the current societal trends (Tyler, 1949; Eisner, 1979; and Hass, 1977).

A critical, but brief, examination of the literature aided in understanding the need for this study. Three major areas were analyzed: definition and background of consumer education; consumer education as a part of home economics; and current literature supporting the need for this study.

Defining Consumer Education

Historically consumer education has consisted of a conglomerate of topics appropriate to the time and the philosophy of the particular person(s) involved. Both Wilson (1939) and Wilcox (1980) emphasized the need to reach agreement on the content of consumer education.

Recently several efforts have been made to organize the concepts in the field and pinpoint a common definition. Bannister and Monsma (1982) have produced such a definition: "the study of the knowledge and skills needed by individuals and groups in managing consumer resources and taking action as citizens to influence the factors which affect consumer decisions (p.7)." Herrmann (1982) suggested, however, that a need still exists to define the concepts particular to Consumer Education. His study confirmed that consumer education content has been largely unresponsive to social and economic changes.

Consumer education is typically found in grades K-12 and in a wide variety of subjects. Brenneke (1981) suggested referring to the entire field as consumer studies. Multi-grade and interdisciplinary were other terms she used to describe the field.

Since the inception of consumer education, a major focus has been the teaching of buying skills. In a 1979 study for the Office of Consumer Education, Willett listed modes of consumer behavior which might be affected by consumer education: coping, questioning, planning, purchasing, conserving, participating as citizens, and influencing change. Willett's model shifted the focus from buying skills to decision-making skills. In an uncertain economy, skill in decision making, an approach for all situations, may prove to be more effective than specific buying skills that become dated (Manzer, 1982; Bymers, 1983).

In reviewing an Education Commission of the States study (1979) of high school students, a panel of six consumer education experts concluded that "the perspective of the present report underscores the many-faceted role of consumers and their potential for impact on the economy, and thus, the necessity for forceful, comprehensive consumer education (p. 54)." The California Association of Consumer Educators (1979) agreed:

> Consumer Education is an imperative need for every young person in America. The National Association of Secondary School Principals recognized that fact a generation ago, and with every year that has passed, the need has become more pressing as well as more obvious.
>
> It is a confusing time for the American consumer. He is often lost in the perplexities that have resulted from our progressive economy. Products are more complex and are frequently hard

> to evaluate or repair. It may be difficult for the consumer to obtain remedies or to resolve a problem which he feels is not justifiably of his own making.
>
> In addition, our population is more mobile. Consumers have less opportunity to know the firm with whom they trade or may be miles away when a question or a problem arises.
>
> The marketplace is more impersonal today; many consumers feel intimidated by modern marketplace operations. It is not always easy to determine who is responsible for a problem or to know where to go for help. Neither is it always easy to distinguish between honest and reputable practices in the marketplace and those that are unethical and fraudulent. Total consumer losses as a result of fraud and deception are estimated to be in the billions of dollars.
>
> A good deal of today's education is based on subjects that have little relevance to student lives. It seems to make little sense to teach someone the finer points of algebra when they don't know how to figure interest rates or to compute the lowest price of a product (p. 5).

Consumer Education and Home Economics

Consumer education had its beginnings in home economics (Wilcox, 1980). Philosophically, both exhibit strong agreement through the teaching of value analysis and goal development utilizing a "life-cycle approach" (Association of Teacher Educators, 1982). Simpson (1981) emphasized the importance of examining values in consumer education.

Economics, sociology, and home economics are the areas of study which often teach courses in Consumer Education. Of the three, only home economics approaches the family as an economic unit. "Home economists are also most concerned with improving economic functioning

of families and individuals, within families, through education" (Stampfl, 1979, p.22).

A national study (Hughes, 1980) showed that at least 80 percent of the schools were addressing consumer education to some degree. Topics usually included within this area were decision making and goals, consumer rights and responsibilities, and financial planning. Of these schools, only 36 percent offered separate courses in consumer education. For the most part, consumerism was included as a part of other courses. Griggs and McFadden (1980) reported similar findings. Students indicated that consumer education had contributed to increased self awareness, increased management skills, and definition of personal values.

Bell and Durr (1983) found that both current and former students enrolled in consumer education perceived consumer education concepts taught in home economics subject areas as more useful than consumer education concepts taught in consumer education alone. These findings led the authors to conclude that basic consumer education concepts should be interfaced with home economics subject areas--a strong argument for inclusion in all areas of home economics.

Legislation has mandated that vocational home economics programs preparing students for the occupation of homemaker be called "Consumer and Homemaking Education." This title, alone, emphasizes the importance of consumer education in the total program.

Need for the Study

Throughout the years, researchers have confirmed that consumer education content changes rapidly. Findings also verified the need for current teaching resources that provide consumers information for wise decision making in the marketplace.

Current educational resources which meet the needs of students become even more critical when one examines the numerous, recent studies of American schools. Several studies have identified the importance of the knowledge and skills common to consumer education:

> -In The Paideia Proposal Mortimer stated, "The external, physical, material conditions of a good human life, necessary as they are, remain by themselves insufficient. They must be put to use by the individual that the quality of his or her life is enriched internally as well as externally (1982, p.73)."
>
> -In Action for Excellence (1983) skills considered essential to education were listed. Included in these were competencies basic, also, to consumer education--reasoning and economics, both personal and an understanding of the basic economic system.
>
> -In High School: A Report on Secondary Education in America Boyer (1983) proposed four goals for schools:
>
> 1) Thinking critically and communicating effectively.
> 2) Examining heritage and the world as it exists today.
> 3) Preparing for work and further education.
> 4) Fulfilling social and civic obligations.

Consumer education as defined by Bannister and Monsma (1982) encompasses all of the concepts identified by these studies.

Consumer education continues to be a priority in secondary school curricula. Home economics classes are logical places for providing students with the practical applications of consumer education for the

present and the future. Access to current resources and ideas is vital for effective teaching in this area. Teachers often use curriculum guides for acquiring such information. The most recent guide available to Louisiana home economics teachers was developed in 1976.

METHODOLOGY

The purpose of this study was to investigate the need in Louisiana home economics programs for curriculum development in the area of consumer education. Objectives for this study and methods used in accomplishing each objective were as follows:

Objective 1. To identify consumer education content that Louisiana home economics teachers perceive as important.

A questionnaire was developed to identify perceived needs of students in regard to consumer education topics that are relevant to present and future societal trends (Appendix A).

Items for the questionnaire were compiled from a review of the current literature and textbooks currently used in both secondary, post-secondary, and university level courses. To identify potential problems the questionnaire was administered to students enrolled in selected secondary and university courses. These students were asked to react to clarity of the instrument as well as importance of the topics listed. On the basis of these findings the questionnaire was refined and mailed to home economics teachers who are currently involved in consumer education in Louisiana High Schools. Demographic data were also collected from these teachers (Appendix A). Findings were tabulated and summarized with the use of descriptive statistics. Topics deemed important to teachers were prioritized.

Objective 2. To identify consumer education content that Louisiana consumers perceive as important.

The questionnaire described in Objective 1 was also mailed to a selected group of consumers throughout Louisiana (Appendix B). As with the teachers, demographic data were collected. Findings were tabulated and summarized with the use of descriptive statistics. A prioritized list of topics perceived as important by Louisiana consumers resulted.

Objective 3. To determine topics home economics teachers include as a part of consumer education content.

Current consumer education curriculum guides used in other states were ordered and reviewed (Appendices C and D). The content of these guides provided a foundation for

identification of topics taught in consumer education. Results of the survey sent to Louisiana home economics teachers provided information regarding content based on the assumption that teachers ranked those topics they taught higher than those they did not include in their curriculum.

Objective 4. To review consumer education curriculum materials other states have developed in relation to identified needs

and (Objectives 1, and 2, and 3) in Louisiana.

Objective 5. To evaluate the 1976 Consumer Education in Home Economics Curriculum Guide on the basis of identified needs (objectives 1, 2, and 3), consumer education curriculum guides available from other states, and recent changes in consumer education content.

Two workshops were conducted for a panel of nine high school home economics teachers. These teachers were selected from a group of teachers designated by the state supervisor in home economics as "outstanding in the teaching of consumer education." All teachers who were so designated were asked to apply for the workshop and provide information about themselves and their programs. Nine teachers were selected from the applicants. Selecting a panel of teachers who had diversified personal and teaching backgrounds as well as representative geographic teaching locations was the ultimate goal.

The researchers adapted an evaluation strategy published by McGreal, Brodericks and Jones (1984) and developed a form to evaluate the curriculum guides. The form was used by the researchers to evaluate the eighteen curriculum guides received. On the basis of the use of the form, the researchers, in consultation with a statistician, refined the form (Appendix E). Each characteristic could be rated from excellent (5) to poor (1). A degree of importance scale was also provided for each characteristic. The degree of importance scale allowed the evaluator to indicate his perception of the importance of incorporating the particular characteristic in a curriculum guide for Louisiana. The evaluation form included three major sections - presentation, content, and design.

During the first workshop (September 8, 1984), the nine home economics teachers were familiarized with the form. A practice session was conducted to provide the teachers an opportunity to ask questions related to completion of the evaluation form.

Preliminary screening of the curriculum guides by the researchers identified nine guides for possible use by

Louisiana teachers. Three of the nine guides were evaluated by each of the nine teachers. Guides were assigned by a random selection process. Teachers were instructed to complete all sections of each evaluation form for each guide reviewed. Upon completion each form was mailed to the researchers.

Mean values were determined for each characteristic listed on the evaluation form. Weighted means were also determined to incorporate the perceived importance of the characteristic into scores. Weighted means for each characteristic were calculated as follows:

$$\text{Weighted Mean} = \frac{\Sigma(C \times I)n}{n}$$

C = Characteristic Evaluation Score
I = Degree of Importance Value
n = Number of Observations

Comparisons of both (1) means and weighted means, for each characteristic and (2) means and weighted means for the three segments - presentation, content, and design - of the evaluation were made among the nine guides.

Results of the individualized evaluations of the nine guides were presented to the teacher panel at the second workshop (November 3, 1984). On the basis of these results, the teachers selected three superior guides. An intense evaluation/discussion of each of the three guides followed. Teachers were then provided the data collected on content. A discussion was conducted. The guides identified as superior and the 1976 Louisiana Guide for Consumer Education were compared. The teachers were then asked to make written recommendations on the basis of their study and the data gathered (Appendix F).

FINDINGS AND DISCUSSION

This study was designed to investigate the need in home economics programs for consumer education curriculum development. Findings are organized and discussed in relation to each objective.

Objective 1: To identify consumer education content that Louisiana home economics teachers perceive as important.

Questionnaires were mailed to Louisiana secondary home economics teachers involved in consumer education. A cover letter and stamped self-addressed return envelope were enclosed with the questionnaire (Appendix A). A total of 584 questionnaires was mailed. Two hundred and sixty-two questionnaires (46 percent) were returned.

The survey requested certain demographic data from each of the respondents. A summary of the distribution of the total sample according to demographics is provided in Table 1. These statistics indicate that the majority of teachers was between the ages of 25 and 44 (66 percent), married (79 percent), white (79 percent), and had children (78 percent). All teachers were female. Teachers who responded represented varying school locations and personal incomes.

Teachers were asked to indicate the importance of including selected consumer education topics in the curriculum. Each concept could be ranked as very important (5) to not important (1). Table 2 shows the mean values for the concepts and the ranking of each value based on means. The highest mean value was for "decision making" followed by "setting goals." Mean values were lowest for "death related services" and "do-it-yourself activities."

Objective 2: To identify consumer education content that Louisiana consumers perceive as important.

The questionnaire described in Objective 1 was also mailed to a selected group of Louisiana consumers. These questions were a portion of a questionnaire designed by the Louisiana Survey Center. A cover letter and stamped self-addressed return envelope were enclosed with the questionnaire (Appendix B). Of the 1105 questionnaires mailed, 790 questionnaires (72 percent) were returned.

Demographic data were requested from each participant. A summary of this data is provided in Table 3. Consumer participants were asked to designate level of education while teacher participants, described in Objective 1, were not.

The majority of consumers who responded was between the ages of 25 and 54 (65 percent) with 23 percent being between the ages 35 and 44. Four hundred seventy-nine (61 percent) of the consumers were male. Over

Table 1

Distribution of Total Sample by Number and Percent of Subjects as to Location, Education, Income, Marital Status, Race, Age, Sex, and Children of Louisiana Home Economics Teachers

Background Variable	Number (n=262)	Total	Percent
Site:			
Shreveport	31		11.8
Monroe	26		9.9
Alexandria	17		6.5
Baton Rouge	21		8.0
Lake Charles	15		5.7
Lafayette	27		10.3
New Orleans	18		6.9
Lincoln Parish	5		1.9
Houma/Thibodaux	8		3.0
Other	94		35.9
		262	
Income (dollars):			
Under 7500	1		0.4
7500 to 15000	7		2.7
15000 to 25000	55		20.9
25000 to 35000	62		23.7
35000 to 50000	93		35.5
Over 50000	41		15.6
Other	3		1.1
		262	
Marital Status:			
Never Married	24		9.2
Married	205		78.2
Divorced/Separated	21		8.0
Widowed	12		4.6
		262	
Race:			
White	204		77.9
Black	54		20.6
Missing	4		
		262	

Background Variable	Number (n=262)	Total	Percent
Age (years):			
Under 25	6		2.3
25 to 34	87		33.2
35 to 44	85		32.4
45 to 54	69		26.3
55 and over	15		5.7
		262	
Sex:			
Female	250		95.4
Missing	12		
		262	
Children:			
None	55		21.0
Some	204		77.9
Missing	3		
		262	

Table 2

Means for Consumer Education Concepts -
Home Economics Teachers

Variable	Mean	Rank	Number Responding (n=262)
Wants	4.4	4	260
Goals	4.7	2	259
Decision Making	4.8	1	260
Consumer Credit	4.5	3	262
Savings & Investments	3.8	10	261
Housing Decisions	4.5	3	262
Buying a Car	4.4	4	259
Do-it-yourself Activities	3.7	11	261
Insurance Needs	4.2	6	261
Medical/Health Services	4.1	7	258
Legal Services	3.9	9	262
Energy Conservation	4.3	5	262
Protection Agencies	4.0	8	258
Technology	4.0	8	261
Death-related Services	3.6	12	261

Table 3

Distribution of Total Sample by Number and Percent of Subjects as to Location, Education, Income, Marital Status, Race, Age, Sex, and Children of Louisiana Panel of Consumers

Background Variable	Number (n=790)	Total	Percent
Site:			
Shreveport	125		15.8
Monroe	59		7.5
Alexandria	32		4.1
Baton Rouge	121		15.3
Lake Charles	42		5.3
Lafayette	20		2.5
New Orleans	295		37.3
Lincoln Parish	46		5.8
Houma/Thibodaux	50		6.3
		790	
Education:			
Grades 1-8	13		1.7
Some High School	32		4.1
High School Graduate	144		18.3
Some College	231		29.3
College Graduate	365		46.3
Missing	5		
		790	
Income (dollars):			
Under 7500	31		3.9
7500 to 15000	63		8.0
15000 to 25000	156		19.7
25000 to 35000	135		17.1
35000 to 50000	214		27.1
50000 & over	168		21.3
Missing	23		
		790	

Background Variable	Number (n=790)	Total	Percent
Marital Status:			
Never Married	86		10.9
Married	595		75.3
Divorced/Separated	57		7.2
Widowed	39		4.9
Missing	13		
		790	
Race:			
White	716		90.6
Black	57		7.2
Missing	17		
		790	
Age (years):			
Under 25	28		3.5
25 to 34	169		21.4
35 to 44	182		23.0
45 to 54	160		20.1
55 to 64	140		17.7
65 and over	109		13.8
Missing	2		
		790	
Sex:			
Male	479		60.6
Female	307		38.9
Missing	4		
		790	
Children:			
None	150		19.0
Some	628		79.5
Missing	12		
		790	

three-fourths were married (77 percent) and had attended or graduated from college (76 percent); eighty-one percent had children; and ninety-two percent were white. Forty-nine percent of the respondents had incomes of 35 thousand dollars or over. Although respondents were from various areas, 68 percent (541) were from urban areas.

Consumers were asked to indicate the importance of including selected consumer education topics in the curriculum. Each concept could be ranked as very important (5) to not important (1). Table 4 shows the mean values for the concepts and the ranking of each value based on means. The highest mean value was for "decision making" followed by "setting goals." Mean values were lowest for "death related services" and "technology."

Objective 3: To determine topics home economics teachers include as a part of consumer education content.

Supervisors of home economics in each state and the District of Columbia were contacted and asked to provide information about consumer education materials used in their state (Appendix C). Information provided by the state supervisors is summarized in Table 5. All states responded to the request for information, but only 18 (35 percent) had curriculum guides. Of these guides eight (44 percent) were published before 1980. A listing of states having curriculum guides and the titles of these guides is provided in Appendix D.

State guides were reviewed by the researchers to determine if consumer education concepts included in teacher and consumer questionnaires were present. Results of this review are summarized in Table 6. All guides included the following five concepts: goals, decision making, satisfying wants, investments, and consumer protection.

Assuming teachers ranked the importance of concepts on the basis of current class content, the information in Table 2 reflects consumer education topics being taught by Louisiana home economics teachers. On the basis of this assumption the topics included most often were decision making, goals, consumer credit, and housing decisions.

Objective 4: To review consumer education materials other states have developed in relation to identified needs (objectives 1, and 2, and 3) in Louisiana.

Objective 5: To evaluate the 1976 Consumer Education in Home Economics Curriculum Guide on the basis of identified needs (Objectives 1, 2, and 3), consumer education curriculum guides in other states, and recent changes in Consumer Education Content.

Table 4

Means for Consumer Education Concepts -
Consumer Panel

Variable	Mean	Rank	Number Responding (n=790)
Wants	3.8	4	777
Goals	4.2	2	784
Decision Making	4.5	1	784
Consumer Credit	3.8	4	784
Savings & Investments	3.8	4	785
Housing Decisions	3.9	3	784
Buying a Car	3.4	6	785
Do-it-yourself Activities	3.2	8	786
Insurance Needs	3.8	4	787
Medical/Health Services	3.8	4	783
Legal Services	3.5	5	786
Energy	3.9	3	784
Protection Agencies	3.3	7	785
Technology	3.1	9	786
Death-related Services	3.0	10	788

Table 5

Distribution of Total Sample by
Number and Percent of
Consumer Education Curriculum Guides
in State Home Economics Programs

	Number	Percent
States Responding*	51	100.00
Curriculum Guides Available	18	35.29
Publication Date of Guide		
a. 1983	1	5.55
b. 1982	1	5.55
c. 1981	3	16.67
d. 1980	5	27.78
e. prior to 1980	8	44.44

*All states and the District of Columbia were contacted.

Table 6

Inclusion of Selected Consumer Education Concepts in State Curriculum Guides for Consumer Education

Concept	Number (n=18)	Percent
Satisfying personal and family wants with available economic resources	18	100.00
Setting personal and family financial goals	18	100.00
Making sound decisions	18	100.00
Obtaining and using consumer credit	17	94.44
Selecting from savings and investment alternatives (savings accounts, stocks, etc.).	18	100.00
Making housing decisions (buying, owning, renting)	14	77.78
Buying a car	13	72.22
Considering the pros and cons of "do-it-yourself" activities	7	38.89
Determining insurance needs (types, coverage, cost, etc.)	16	88.89
Using medical/health services	9	50.00
Conserving energy and other natural resources	12	66.67
Using legal services	16	88.89
Using services of government and private consumer protection agencies	18	100.00

Concept	Number (n=18)	Percent
Using technology to improve consumer decision making (personal, computers, microwave ovens, etc.)	7	38.89
Selecting death-related services (burial, wills, etc.)	11	61.11

Two workshops were conducted for the panel of nine high school home economics teachers. Characteristics of the selected teachers are provided in Table 7. Teachers exhibited a variety of personal and professional characteristics.

Using the Evaluation Form (Appendix E) the project directors evaluated all available curriculum guides. Nine guides (Arizona, Georgia, Indiana, Iowa, Kansas, Kentucky, New Jersey, Oklahoma, and Texas) were selected as appropriate for possible use in Louisiana Home Economics classroom. The panel of selected teachers analyzed these nine guides--each teacher examined three randomly chosen guides. Mean scores for each curriculum guide are shown in Table 8. Scores were weighted by multiplying the item importance score by the item characteristic score (Table 9). Weighted means were used to determine the top five guides (Arizona, Kentucky, New Jersey, Oklahoma, and Texas). An overall summary of guide evaluation is shown in Table 10.

Teachers used the results of the needs assessment of Consumer Education topics to evaluate the five guides with the highest weighted means (Tables 11 and 12). From these five, three (Arizona, Oklahoma, and Texas) were selected on the basis of overall scores, personal reactions/use of the teachers, and content. These three guides were reexamined and reevaluated by all nine teachers.

During the last session of the second workshop, the teachers made recommendations for future materials to use in teaching consumer education in Louisiana. Each teacher completed a form (Appendix F) listing possible alternatives. The alternatives were (1) adopting one of the three guides; (2) adopting one of the three guides and providing a supplement specific to Louisiana; (3) continuing to use the 1976 Louisiana Guide for Consumer Education; (4) writing a new guide; and (5) recommending other alternatives. Individual recommendations were discussed in small groups (three groups of three), and results were presented to all participants. Advantages and disadvantages of all recommendations were thoroughly discussed. One recommendation was selected by group consensus (see Recommendations section, number 4).

Table 7

Characteristics of Consumer Education Teachers Participating in the Project

Characteristic	Number of Participants (n=9)
Geographic Location - Louisiana[a]	
Northeast	2
Northwest	2
North - Central	2
Central	1
Southeast	2
Current Position	
Responsibilities	
Teacher	7
Department Chairman[b] and Teacher	2
Grade Levels Taught	
Junior High and High School	5
High School, only	4
Years Teaching Experience	
5 - 10	3
11 - 15	3
16 - 20	2
25	1
Educational Background	
Bachelor of Science	9
Master of Science or Master of Education	9
Semester Hours Beyond Master's	
15	1
24	1
30	4[c]

Consumer Education

Teaching Strategy	
Separate unit and integrated into other subjects taught	7
No separate unit; integrated into subject matter taught	2
Topics Included	
Decision Making	4
Consumer Protection and/or Rights and Responsibilities	7
Budgeting/Financial Plans	5
Credit	7
Savings and/or Banking	5
Insurance	4
Retirement	1
Purchase of Specific Goods	8

[a]One criterion used for selection of participants was geographic location. The majority of the applicants were located in the Northern part of the state. Two persons who agreed to participate (one in Southeast Louisiana and one in Southwest Louisiana) declined positions just prior to the first workshop and could not be replaced on short notice.

[b]Chairman of department consisting of more than one home economics teacher.

[c]One teacher has a Master's of Vocational Home Economics Education and a second a Master's of Education in Administration and Supervision.

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Table 8

A Summary of Teacher
Evaluations of Curriculum Guides
(Means)

Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
PRESENTATION									
Attractive	5.0 ± 0.0[a]	3.3 ± 0.3	2.7 ± 0.3	3.0 ± 0.0	4.0 ± 0.0	2.7 ± 0.3	4.7 ± 0.3	4.3 ± 0.3	4.3 ± 0.3
Easy to Use	4.7 ± 0.3	3.0 ± 1.0	2.7 ± 0.3	4.0 ± 0.0	3.0 ± 0.6	3.7 ± 0.3	3.7 ± 1.3	4.7 ± 0.3	4.7 ± 0.3
Uncluttered	3.7 ± 0.7	3.7 ± 0.7	3.0 ± 0.0	4.3 ± 0.3	4.3 ± 0.3	3.3 ± 0.3	5.0 ± 0.0	5.0 ± 0.0	4.7 ± 0.3
Format	3.3 ± 0.9	3.0 ± 0.6	2.7 ± 0.3	3.7 ± 0.3	3.3 ± 0.9	3.3 ± 0.3	4.7 ± 0.3	5.0 ± 0.0	4.7 ± 0.3
Legible Type	5.0 ± 0.0	4.0 ± 0.6	4.3 ± 0.3	4.3 ± 0.7	4.7 ± 0.3	4.0 ± 0.6	5.0 ± 0.0	5.0 ± 0.0	5.0 ± 0.0
Table of Contents	4.0 ± 0.6	3.7 ± 0.7	2.3 ± 0.7	2.7 ± 0.9	4.3 ± 0.3	3.0 ± 2.9	1.0 ± 0.0	4.0 ± 0.6	4.7 ± 0.3
Pages Numbered	5.0 ± 0.0	4.3 ± 0.7	2.0 ± 0.6	4.7 ± 0.3	5.0 ± 0.0	5.0 ± 0.0	5.0 ± 0.0	4.3 ± 0.7	5.0 ± 0.0
Overall Presentation	30.7 ± 2.2	25.0 ± 4.0	19.7 ± 1.8	26.7 ± 1.2	28.7 ± 1.3	25.0 ± 1.5	29.0 ± 1.5	32.3 ± 1.8	33.0 ± 1.0
CONTENT									
Resources	4.3 ± 0.3	3.0 ± 1.0	3.7 ± 0.3	3.0 ± 1.2	3.3 ± 1.2	4.0 ± 0.6	3.7 ± 0.9	4.0 ± 0.6	2.7 ± 0.7
Accurate	4.7 ± 0.3	3.0 ± 1.0	4.0 ± 0.6	3.0 ± 0.6	4.0 ± 0.6	4.0 ± 0.6	4.0 ± 0.0	4.7 ± 0.3	4.7 ± 0.3
Level of Learner	4.7 ± 0.3	2.7 ± 1.2	3.3 ± 1.2	3.7 ± 0.3	4.7 ± 0.3	4.7 ± 0.3	4.3 ± 0.3	5.0 ± 0.0	4.3 ± 0.3
Adaptable	4.7 ± 0.3	2.3 ± 0.7	3.3 ± 0.3	2.3 ± 0.7	4.0 ± 0.6	4.7 ± 0.3	4.0 ± 0.0	5.0 ± 0.0	3.7 ± 0.3
Provides Models	4.0 ± 0.6	3.0 ± 0.6	3.7 ± 0.3	3.0 ± 0.6	4.0 ± 0.6	5.0 ± 0.0	4.7 ± 0.3	4.7 ± 0.3	4.0 ± 0.0
Motivates Teacher	4.3 ± 0.3	2.0 ± 0.6	3.7 ± 0.7	2.7 ± 0.9	3.3 ± 0.3	4.0 ± 0.0	4.7 ± 0.3	5.0 ± 0.0	3.7 ± 0.3
Understandable	4.0 ± 0.6	3.0 ± 1.2	2.3 ± 0.9	4.3 ± 0.3	4.7 ± 0.3	4.7 ± 0.3	4.7 ± 0.3	5.0 ± 0.0	4.3 ± 0.7
Wants	4.3 ± 0.3	2.0 ± 0.6	4.3 ± 0.7	3.0 ± 1.0	3.0 ± 0.6	5.0 ± 0.0	4.7 ± 0.3	4.3 ± 0.3	4.3 ± 0.3

Table 8
(Continued)

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Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Goals	4.3 ± 0.3[a]	1.7 ± 0.3	4.3 ± 0.7	2.7 ± 1.2	3.0 ± 1.0	4.7 ± 0.3	5.0 ± 0.0	4.7 ± 0.3	4.0 ± 1.0
Decision Making	4.7 ± 0.3	2.7 ± 0.7	4.3 ± 0.6	4.0 ± 0.6	4.3 ± 0.3	4.3 ± 0.3	4.0 ± 1.0	4.0 ± 0.6	4.7 ± 0.3
Consumer Credit	4.7 ± 0.3	3.0 ± 0.6	4.3 ± 0.3	2.0 ± 0.6	4.3 ± 0.7	4.7 ± 0.3	4.0 ± 0.6	2.3 ± 0.9	4.7 ± 0.3
Savings and Investments	5.0 ± 0.0	2.0 ± 0.0	3.7 ± 0.3	2.0 ± 0.6	2.7 ± 0.9	2.0 ± 0.6	2.7 ± 0.7	3.3 ± 1.2	4.0 ± 0.0
Housing Decisions	3.3 ± 0.3	1.0 ± 0.0	1.7 ± 0.7	1.3 ± 0.3	3.3 ± 0.3	4.3 ± 0.3	1.3 ± 0.3	5.0 ± 0.0	4.7 ± 0.3
Buying a Car	4.0 ± 0.6	1.0 ± 0.0	1.0 ± 0.0	1.0 ± 0.0	4.3 ± 0.7	3.0 ± 1.2	1.0 ± 0.0	4.0 ± 1.0	4.3 ± 0.3
Do-it-yourself Activities	3.0 ± 1.0	1.0 ± 0.0	2.0 ± 1.0	1.0 ± 0.0	3.0 ± 1.2	1.3 ± 0.3	1.3 ± 0.3	1.7 ± 0.7	1.0 ± 0.0
Insurance Needs	4.7 ± 0.3	3.0 ± 0.0	3.3 ± 0.7	1.7 ± 0.7	3.7 ± 0.3	4.3 ± 0.3	3.3 ± 0.9	4.7 ± 0.3	4.7 ± 0.3
Medical/Health Services	4.0 ± 0.6	1.0 ± 0.0	2.3 ± 0.9	1.3 ± 0.3	3.0 ± 0.6	3.7 ± 0.3	3.0 ± 1.0	3.3 ± 1.2	1.3 ± 0.3
Legal Services	3.7 ± 0.3	2.7 ± 0.3	3.0 ± 0.6	2.3 ± 0.9	3.3 ± 0.3	3.3 ± 0.7	3.0 ± 1.0	4.0 ± 0.0	3.7 ± 0.9
Energy	4.0 ± 0.6	1.0 ± 0.0	2.0 ± 1.0	2.0 ± 0.6	4.3 ± 0.3	3.7 ± 0.3	1.0 ± 0.0	4.0 ± 1.0	2.3 ± 0.9
Protection Agencies	4.7 ± 0.3	2.0 ± 0.0	3.7 ± 0.9	3.0 ± 1.0	2.7 ± 0.9	3.3 ± 0.3	3.3 ± 0.9	4.7 ± 0.3	4.7 ± 0.3
Technology	1.7 ± 0.3	1.0 ± 0.0	2.3 ± 0.9	1.7 ± 0.7	1.3 ± 0.3	1.0 ± 0.0	1.7 ± 0.7	1.0 ± 0.0	1.0 ± 0.0
Death-Related Services	3.7 ± 0.3	3.3 ± 0.9	2.3 ± 0.9	1.3 ± 0.3	1.7 ± 0.7	3.7 ± 0.9	2.0 ± 1.0	4.7 ± 0.3	1.0 ± 0.0
Overall Content	90.3 ± 6.4	47.3 ± 6.6	68.7 ± 8.8	52.3 ± 8.6	76.0 ± 1.0	83.7 ± 5.5	71.3 ± 8.1	89.0 ± 4.5	77.7 ± 3.2

Table 8
(Continued)

Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
DESIGN									
Sequencing	4.7 ± 0.3[a]	3.3 ± 0.9	2.7 ± 0.7	2.7 ± 0.3	3.7 ± 0.7	4.0 ± 0.6	4.0 ± 0.6	4.0 ± 0.6	4.0 ± 0.6
Learning Principles	4.7 ± 0.3	3.3 ± 0.9	3.7 ± 0.7	3.7 ± 0.3	3.7 ± 0.7	4.0 ± 0.0	4.3 ± 0.3	4.7 ± 0.3	4.3 ± 0.3
Motivates Students	4.3 ± 0.3	2.0 ± 0.6	3.7 ± 0.7	2.3 ± 0.7	2.7 ± 0.3	3.3 ± 0.7	4.0 ± 0.6	4.7 ± 0.3	4.0 ± 0.6
Media	4.7 ± 0.3	3.0 ± 0.6	4.0 ± 0.6	3.0 ± 0.0	3.7 ± 0.7	3.7 ± 0.3	4.7 ± 0.3	4.7 ± 0.3	3.7 ± 0.7
Evaluation Methods	3.7 ± 1.3	1.3 ± 0.3	3.7 ± 0.9	1.0 ± 0.0	2.3 ± 0.3	4.3 ± 0.7	4.7 ± 0.3	5.0 ± 0.0	3.7 ± 0.7
Files	5.0 ± 0.0	3.0 ± 1.2	3.7 ± 0.9	3.3 ± 0.3	4.0 ± 0.6	4.0 ± 0.0	4.7 ± 0.3	5.0 ± 0.0	4.0 ± 0.6
Overall Design	27.0 ± 1.5	16.0 ± 4.0	21.3 ± 3.8	16.0 ± 1.0	20.0 ± 2.6	23.3 ± 1.8	26.3 ± 2.3	28.0 ± 1.5	23.7 ± 2.3

[a]Standard error of mean

Table 9

A Summary of Teacher
Evaluations of Curriculum Guides
(Weighted Means)

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Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean
PRESENTATION									
Attractive	16.7 ± 1.7[a]	11.3 ± 2.3	8.7 ± 0.3	10.0 ± 1.0	16.0 ± 0.0	9.7 ± 1.2	15.7 ± 2.3	14.3 ± 1.2	16.0 ± 2.3
Easy to Use	23.3 ± 1.7	14.3 ± 5.4	11.7 ± 2.0	20.0 ± 0.0	14.0 ± 3.1	17.0 ± 1.5	18.3 ± 6.7	22.0 ± 3.0	23.3 ± 1.7
Uncluttered	18.3 ± 3.3	15.7 ± 2.3	14.0 ± 1.0	20.3 ± 2.6	20.0 ± 0.0	15.3 ± 0.3	25.0 ± 0.0	25.0 ± 0.0	21.7 ± 1.7
Format	16.7 ± 4.4	13.0 ± 3.5	12.3 ± 1.5	18.3 ± 1.7	16.7 ± 4.4	15.3 ± 0.3	23.3 ± 1.7	25.0 ± 0.0	23.3 ± 1.7
Legible Type	25.0 ± 0.0	19.0 ± 3.8	20.3 ± 2.6	21.7 ± 3.3	23.3 ± 1.7	18.7 ± 3.2	25.0 ± 0.0	25.0 ± 0.0	25.0 ± 0.0
Table of Contents	20.0 ± 2.9	17.3 ± 3.9	10.7 ± 3.0	13.3 ± 4.4	21.7 ± 1.7	15.0 ± 2.9	5.0 ± 0.0	20.0 ± 2.9	22.0 ± 3.0
Pages Numbered	25.0 ± 0.0	19.7 ± 5.3	9.3 ± 3.0	23.3 ± 1.7	23.3 ± 1.7	25.0 ± 0.0	25.0 ± 0.0	20.7 ± 4.3	25.0 ± 0.0
Overall Presentation	120.0 ± 12.6	90.7 ± 20.8	77.7 ± 6.9	103.7 ± 5.8	117.7 ± 7.0	91.0 ± 2.5	112.3 ± 7.7	133.3 ± 5.2	131.3 ± 6.8
Content									
Resources	21.7 ± 1.7	14.7 ± 5.3	17.0 ± 1.5	15.0 ± 5.8	16.7 ± 1.7	20.0 ± 2.9	18.3 ± 4.4	20.0 ± 2.9	13.3 ± 3.3
Accurate	23.3 ± 1.7	14.3 ± 5.4	18.7 ± 3.2	15.0 ± 2.9	20.0 ± 2.9	20.0 ± 2.9	20.0 ± 0.0	23.3 ± 1.7	23.3 ± 1.7
Level of Learner	20.3 ± 2.6	12.0 ± 4.6	15.0 ± 6.1	18.3 ± 1.7	23.3 ± 1.7	23.3 ± 1.7	21.7 ± 1.7	25.0 ± 0.0	21.7 ± 1.7
Adaptable	17.3 ± 3.9	10.0 ± 0.7	13.7 ± 3.3	11.0 ± 4.0	20.0 ± 2.9	23.3 ± 1.7	20.0 ± 0.0	21.7 ± 3.3	15.7 ± 2.1
Provides Models	19.0 ± 3.8	14.3 ± 3.5	15.7 ± 0.3	15.0 ± 2.9	20.0 ± 2.9	23.3 ± 1.7	23.3 ± 1.7	23.3 ± 1.7	20.0 ± 2.9
Motivates Teacher	21.7 ± 1.7	10.0 ± 2.9	17.3 ± 3.9	13.0 ± 0.3	16.7 ± 1.7	20.0 ± 0.0	23.3 ± 1.7	25.0 ± 0.0	17.0 ± 1.5
Understandable	18.7 ± 3.2	15.0 ± 5.8	11.0 ± 4.6	21.7 ± 1.7	23.3 ± 1.7	23.3 ± 1.7	23.3 ± 1.7	25.0 ± 0.0	21.7 ± 3.3
Wants	17.7 ± 3.8	8.7 ± 2.4	19.0 ± 3.8	15.0 ± 5.0	15.0 ± 2.9	21.7 ± 1.7	21.7 ± 1.7	20.3 ± 2.6	19.0 ± 3.8

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Table 9
(Continued)

Variable	Arizona		Georgia		Indiana		Iowa		Kansas		Kentucky		New Jersey		Oklahoma		Texas	
	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean	Wt.	Mean
Goals	19.0	± 3.0[a]	7.3	± 1.8	19.0	± 3.8	13.3	± 6.0	15.0	± 5.0	20.0	± 0.0	23.3	± 1.7	22.0	± 3.0	20.0	± 5.0
Decision Making	23.3	± 1.7	12.7	± 3.7	20.7	± 4.3	20.0	± 2.9	21.7	± 1.7	23.3	± 1.7	20.0	± 5.0	20.0	± 2.9	22.0	± 3.0
Consumer Credit	23.3	± 1.7	15.0	± 2.9	20.3	± 2.6	10.0	± 2.9	21.7	± 3.3	23.3	± 1.7	20.0	± 2.9	11.0	± 4.6	23.3	± 1.7
Savings and Investments	16.7	± 1.7	8.0	± 1.2	14.7	± 2.7	10.0	± 2.9	11.3	± 4.2	7.3	± 2.4	12.0	± 4.0	15.0	± 6.1	20.0	± 0.0
Housing Decisions	15.7	± 2.3	4.7	± 0.3	8.0	± 3.5	6.7	± 1.7	16.7	± 1.7	21.7	± 1.7	6.7	± 1.7	25.0	± 0.0	23.3	± 1.7
Buying a Car	14.7	± 3.2	4.0	± 0.6	4.0	± 0.6	4.3	± 0.3	16.7	± 1.7	10.7	± 5.0	3.7	± 0.7	17.0	± 5.7	20.0	± 0.0
Do-it-yourself Activities	9.3	± 5.5	3.3	± 0.3	6.3	± 2.8	3.7	± 1.3	12.0	± 4.6	4.7	± 0.7	6.0	± 2.0	6.7	± 2.7	3.3	± 1.2
Insurance Needs	23.3	± 1.7	14.0	± 1.0	16.0	± 4.0	8.3	± 3.3	18.3	± 1.7	20.3	± 2.6	15.0	± 5.1	22.0	± 3.0	23.3	± 1.7
Medical/Health Services	16.0	± 2.3	3.7	± 0.3	9.7	± 3.3	6.0	± 2.0	12.0	± 2.3	16.0	± 2.3	14.3	± 5.4	14.7	± 5.3	5.0	± 0.6
Legal Services	13.7	± 2.3	9.3	± 0.3	12.3	± 3.8	10.7	± 4.8	14.3	± 1.2	14.0	± 2.0	14.3	± 5.4	18.7	± 1.3	17.0	± 5.7
Energy	17.7	± 3.8	4.0	± 0.6	9.3	± 5.3	9.3	± 3.0	20.3	± 2.6	16.0	± 2.3	4.7	± 0.3	17.7	± 5.0	11.0	± 4.6
Protection Agencies	20.3	± 2.6	8.0	± 1.2	16.3	± 4.9	14.3	± 5.4	12.0	± 3.5	15.7	± 2.3	16.7	± 4.4	20.0	± 0.0	23.3	± 1.7
Technology	6.7	± 1.8	3.3	± 0.3	10.3	± 5.0	8.3	± 3.3	5.7	± 1.2	4.0	± 0.6	8.0	± 3.5	3.7	± 0.3	4.7	± 0.3
Death-Related Services	12.3	± 2.0	12.3	± 3.8	10.3	± 5.0	6.0	± 2.1	6.3	± 2.8	14.0	± 3.1	10.0	± 5.0	21.7	± 1.7	4.0	± 0.6
Overall Content	391.7	± 41.5	208.7	± 39.9	68.7	± 8.8	255.0	± 47.6	359.0	± 1.0	386.0	± 20.0	346.3	± 44.3	418.7	± 20.7	372.0	± 22.0

Table 9
(Continued)

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Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean
DESIGN									
Sequencing	20.3 ± 2.6[a]	14.0 ± 5.5	12.0 ± 4.0	13.3 ± 1.7	10.3 ± 3.3	17.3 ± 2.7	10.7 ± 3.2	19.0 ± 3.0	10.0 ± 4.7
Learning Principles	22.0 ± 3.0	16.7 ± 4.4	17.3 ± 3.9	17.0 ± 1.5	10.3 ± 3.3	10.7 ± 1.3	21.7 ± 1.7	23.3 ± 1.7	21.7 ± 1.7
Motivates Student	21.7 ± 1.7	10.0 ± 2.9	17.3 ± 3.9	11.7 ± 3.3	13.3 ± 1.7	15.3 ± 2.9	20.0 ± 2.9	23.3 ± 1.7	20.0 ± 2.9
Media	23.3 ± 1.7	14.3 ± 3.5	19.0 ± 3.0	15.0 ± 0.0	10.3 ± 3.3	17.0 ± 1.5	23.3 ± 1.7	23.3 ± 1.7	17.3 ± 3.9
Evaluation Method	10.3 ± 6.7	6.7 ± 1.7	17.0 ± 4.4	4.7 ± 0.3	11.7 ± 1.7	20.0 ± 2.9	23.3 ± 1.7	25.0 ± 0.0	10.3 ± 3.3
Files	25.0 ± 0.0	14.0 ± 5.9	17.7 ± 5.0	15.7 ± 2.3	20.0 ± 2.9	10.7 ± 1.3	23.3 ± 1.7	25.0 ± 0.0	20.0 ± 2.9
Overall Design	130.7 ± 9.7	75.7 ± 22.2	100.3 ± 23.1	77.3 ± 6.7	100.0 ± 13.2	107.0 ± 5.1	130.3 ± 11.6	139.0 ± 0.6	115.3 ± 12.5

[a]Standard error of mean

Table 10

Overall Summary of Teacher Evaluations of Curriculum Guides

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Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Overall Presentation	30.7 ± 2.2[a]	25.0 ± 4.0	19.7 ± 6.9	26.7 ± 1.2	28.7 ± 1.3	25.0 ± 2.5	29.0 ± 1.5	32.3 ± 1.8	33.0 ± 1.0
Overall Content	90.3 ± 6.4	47.3 ± 6.6	68.7 ± 8.8	52.3 ± 8.6	76.0 ± 1.0	83.7 ± 5.5	71.3 ± 8.1	89.0 ± 4.5	77.7 ± 3.2
Overall Design	27.0 ± 1.5	16.0 ± 4.0	21.3 ± 3.8	16.0 ± 1.0	20.0 ± 2.6	23.3 ± 1.8	26.3 ± 2.3	28.0 ± 1.5	23.7 ± 2.3
Total	148.0	88.3	109.7	95	124.7	132	126.6	149.3	134.4

Variable	Arizona	Georgia	Indiana	Iowa	Kansas	Kentucky	New Jersey	Oklahoma	Texas
	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean	Wt. Mean
Overall Presentation	120.0 ± 12.6[a]	90.7 ± 20.8	77.7 ± 6.9	103.7 ± 5.8	117.7 ± 7.0	91.0 ± 2.5	112.3 ± 7.7	133.3 ± 5.2	131.3 ± 6.8
Overall Content	391.7 ± 41.5	208.7 ± 39.9	68.7 ± 8.8	255.0 ± 47.6	359.0 ± 1.0	386.0 ± 20.0	346.3 ± 44.3	418.7 ± 20.7	372.0 ± 22.0
Overall Design	130.7 ± 9.7	75.7 ± 22.2	100.3 ± 23.1	77.3 ± 6.7	100.0 ± 13.2	107.0 ± 5.[illegible]	130.3 ± 11.6	139.0 ± 0.6	115.3 ± 12.[illegible]
Total	642.4	375.1	246.7	436	576.7	584	588.9	691	618.6

[a]Standard error of mean

Table 11

Tabular Summaries of
(1) Overall Means from Statewide Surveys of Consumer and Teachers
(2) Weighted Means for the Top Five Curriculum Guides Evaluated

Consumer Education Topics	Overall Means		Weighted Means for Top Five Guides				
	Consumers (n=790)	Teachers (n=262)	Arizona	Kentucky	New Jersey	Oklahoma	Texas
Wants	3.8 (4)*	4.4 (4)*	17.7	21.7	21.7	20.3	19.0
Goals	4.2 (2)	4.7 (2)	19.0	20.0	23.3	22.0	20.0
Decision Making	4.5 (1)	4.8 (1)	23.3	23.3	20.0	20.0	22.0
Consumer Credit	3.8 (4)	4.5 (3)	23.3	23.3	20.0	11.0	23.3
Savings and Investments	3.8 (4)	3.8 (10)	16.7	7.3	12.0	15.0	20.0
Housing Decisions	3.9 (3)	4.5 (3)	15.7	21.7	6.7	25.0	23.3
Buying a Car	3.4 (6)	4.4 (4)	14.7	10.7	3.7	17.0	20.0
Do-it-yourself Activities	3.2 (8)	3.7 (11)	9.3	4.7	6.0	6.7	3.3
Insurance Needs	3.8 (4)	4.2 (6)	23.3	20.3	15.0	22.0	23.3
Medical/Health Services	3.8 (4)	4.1 (7)	16.0	16.0	14.3	14.7	5.0
Legal Services	3.5 (5)	3.9 (9)	13.7	14.0	14.3	18.7	17.0
Energy	3.9 (3)	4.3 (5)	17.7	16.0	4.7	17.7	11.0
Consumer Protection	3.3 (7)	4.0 (8)	20.3	15.7	16.7	20.0	23.3
Technology	3.1 (9)	4.0 (8)	6.7	4.0	8.0	3.7	4.7
Death-Related Services	3.0 (10)	3.6 (12)	12.3	14.0	10.0	21.7	4.0

*Ranking of consumer education topics from highest to lowest.

Table 12

Ranking of Selected Consumer Education Curriculum Guides by Means and Weighted Means

Guide	Rank Using	
	Weighted Means	Means
Oklahoma	1	1
Arizona	2	2
Texas	3	3
New Jersey	4	5
Kentucky	5	4

RECOMMENDATIONS

Several recommendations resulted from this project:

1. Consumer Education subject matter content changes constantly. Any curriculum guide should be easily updated and contain few, if any, details that are quickly outdated.

2. Teachers who participated in the project indicated that curriculum materials can be used more effectively if instruction and ideas for use are provided to all consumer education teachers in small groups. Inservice workshops for teachers from contiguous parishes should be conducted to familiarize teachers with new consumer education curriculum materials provided.

3. The teacher panel agreed that the 1976 Louisiana Consumer Education Curriculum Guide was not current and did not meet the present needs of teachers or students. This guide should be replaced.

4. The teacher panel evaluated the Oklahoma Consumer Education Guide as being current, easy-to-use, relevant, and adaptable; however, units on credit and banking/investment services are limited. The comprehensive units for these areas are included in the Oklahoma Comprehensive Guide to Home Economics I.

   Teacher participants recommended that Louisiana adopt the Oklahoma Consumer Education Guide and portions of the Oklahoma Comprehensive Guide to Home Economics I to include all consumer education topics taught in home economics in Louisiana schools, grades 7-12.

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APPENDIX A

COVER LETTER, DEMOGRAPHIC INFORMATION SHEET AND QUESTIONNAIRE FOR TEACHERS

LOUISIANA TECH UNIVERSITY
Ruston, Louisiana 71272

College of Home Economics

March 30, 1984

Dear Home Economics Educator:

You have been selected to participate in a study concerning Consumer Education in Home Economics. Your participation in the study will help provide a picture of the consumer education concepts Louisiana Home Economics teachers consider important. Your input is vital in making our survey a complete one.

Please complete the enclosed questionnaire and return by April 25, 1984. It should only take about ten minutes of your time. Responses will help determine the type of consumer education guide Louisiana will adopt.

Thank you for your help.

Sincerely,

Virginia Clark

Virginia Clark, Ph.D.
Assistant Professor

Shirley P. Reagan

Shirley P. Reagan, Ph.D.
Associate Professor

AN EQUAL OPPORTUNITY UNIVERSITY

The following questions should be answered by the individual who actually filled in the questionnaire. The information will be used for grouping responses only and will be kept strictly confidential.

1. Please check the ____that describes your marital status.

   Never Married ____1 Married ____2

   Divorced/Separated ____3 Widowed ____4

2. Your race? White ____1 Black ____2 Other ____3

3. Your age?

   Under 25 ____1 25-34 ____2 35-44 ____3 45-54 ____4

   55-64 ____5 65 or older ____6

4. Your sex? Male ____1 Female ____2

5. (a) Do you have any children? Yes ____1 No ____2

   (b) If yes, how many children are: (please write in the number)

   a. Preschool _____

   b. Elementary school age _____

   c. Junior high school age _____

   d. High school age _____

   e. College age _____

   f. None of the above _____

6. Please check the ____that best represents the total income of the household for the 1983 year.

   $0 - $7,499 ____1 $7,500-$14,999 ____2 $15,000-$24,999 ____3

   $25,000-$34,999 ____4 $35,000-$50,000 ____5 over $50,000 ____6

7. Comments: _____

_____

_____

_____

QUESTIONNAIRE

Many high schools offer a course in consumer education. Topics discussed in these courses vary. Some of these topics are listed below. Please circle the number that most nearly represents your opinion of the importance of including each topic in a high school consumer education course. Let 5 represent very important and 1 represent not important.

NOTE: Please do not respond on the basis of whether or not a person needs to know these things. Instead, consider if these topics should be included in a consumer education course taught at the high school level.

	Very Important				Not Important
1. Satisfying personal and family wants with available economic resources	5	4	3	2	1
2. Setting personal and family financial goals	5	4	3	2	1
3. Making sound decisions	5	4	3	2	1
4. Obtaining and using consumer credit . . .	5	4	3	2	1
5. Selecting from savings and investment alternatives (savings accounts, stocks, etc.)	5	4	3	2	1
6. Making housing decisions (buying, owning, renting)	5	4	3	2	1
7. Buying a car	5	4	3	2	1
8. Considering the pros and cons of "do-it-yourself" activities	5	4	3	2	1
9. Determining insurance needs (types, coverage, cost, etc.)	5	4	3	2	1
10. Using medical/health services	5	4	3	2	1
11. Using legal services	5	4	3	2	1
12. Conserving energy and other natural resources	5	4	3	2	1
13. Using services of government and private consumer protection agencies.	5	4	3	2	1
14. Using technology to improve consumer decision making (personal computers, microwave ovens, etc.)	5	4	3	2	1
15. Selecting death-related services (burial, wills, etc.)	5	4	3	2	1

APPENDIX B

COVER LETTER, DEMOGRAPHIC INFORMATION SHEET AND QUESTIONNAIRE FOR CONSUMERS

LOUISIANA SURVEY CENTER
College of Administration and Business
LOUISIANA TECH UNIVERSITY

42

(318) 257-2887
(318) 257-3859

P. O. Box 10318
Ruston, LA 71272

Dear Panel Member

Your cooperation continues to make the Louisiana Household Survey Panel a worthwhile project. Your responses to our questions are very informative and provide an insight to many of the problems and issues in Louisiana. Newspapers throughout the state as well as television and radio stations have reported your opinions to the public. Public officials continue to acknowledge the usefulness of the information you provide.

Education continues to be a very important issue for the citizens of Louisiana. Therefore, most of the enclosed questionnaire is devoted to current issues in public education. Whether or not you have children in public schools, we urge you to answer these questions.

We appreciate the time and effort that you give to completing and returning our questionnaires. Your comments about the questions and the panel are welcomed.

Sincerely

Elizabeth Wibker

Elizabeth Wibker

pm

Enclosure

An Equal Opportunity University

QUESTIONNAIRE

43

o aid in processing the questionnaires, you have been assigned panel member umber _____. Similarly, the numbers in the margins and by the esponse choices are for computer purposes.

I. Education

There have been several proposed changes in the high school graduation requirements in Louisiana. For the following sets of proposals please check which one in each set you favor.

FAVOR

1. English requirements
   a. 4 years of English with no substitutions . . . _____1 — 7
   b. 4 years of English allowing for 1 year to be substituted with speech, etc. . . . . _____2

2. Math requirements
   a. 3 years of math with Algebra I, II, and geometry required . . . . . _____1 — 8
   b. 3 years of math with only Algebra I required . . . . . _____2

3. Science requirements
   a. 3 years of science with biology and chemistry required . . . . . _____1 — 9
   b. 3 years of science with no required courses . . . . . _____2
   c. 2 years of science with no required courses . . . . . _____3

4. Do you think the state should offer two different high school programs with one preparing students for college and the other being a more general program and each leading to a separate diploma being awarded?

   Yes _____1 No _____2 No Opinion _____3 — 10

5. If it should become necessary to reduce school spending, which of the following would you favor reducing first? (Check only one)

   a. Sports (football, basketball, etc.) . . . . . _____1 — 11
   b. Other extra-curricular activities (band, etc.). _____2
   c. Vocational subjects (shop, typing, etc.). . . . _____3
   d. Cultural subjects (music, art, drama, etc.) . . _____4

6. If the adequate funds were not available in your school district, which would you prefer as a solution? (Check only one)

   a. Cut some elective subjects or sports activities _____1 — 12
   b. Raise taxes . . . . . _____2
   c. Increase the number of pupils in each class . . _____3
   d. Other . . . . . _____4

PLEASE CONTINUE ON BACK

7. Do you feel that there has been a decline in the quality of public education in the past 10 years? 44

Yes _____1 No _____2 No Opinion _____3 13

8. How do you rate Louisiana public school teachers?

a. Most are highly competent . . . . . _____1 14
b. Most are reasonably competent . . . . . _____2
c. Most are barely competent . . . . . _____3
d. Most are not competent . . . . . _____4

9. In general, do you think public school teachers are:

Greatly overpaid _____1 Overpaid _____2 Paid about right _____3 15

Underpaid _____4 Greatly underpaid _____5

10. Which of the following do you think should be the primary basis for teacher pay raises? (Check only one)

a. Cost of living (inflation) . . . . . _____1 16
b. Seniority (years of teaching experience). . . . _____2
c. Recommendation of supervisor (principal, etc.). _____3

11. (a) Do you think the state should provide incentives to attract better students to the teaching profession?

Yes _____1 No _____2 No Opinion _____3 17

(b) If yes, which of the following provides the best incentive? (Check only one)

1. Better pay . . . . . _____1 18
2. Scholarship programs . . . . . _____2
3. Increase the academic standards . . . . . _____3

12. Do you believe that student discipline is a major problem, moderate problem, or minor problem in the public school system?

Major problem _____1 Moderate problem _____2 Minor problem _____3 19

13. Do you think violence is a serious problem in Louisiana's public schools?

Yes _____1 No _____2 No Opinion _____3 20

14. Do you think that parents' involvement in their children's education has increased, decreased, or remained the same in the past 10 years?

Increased _____1 Decreased _____2 Remained the same _____3 21

15. Do you think the general public's involvement in public education has increased, decreased, or remained the same in the past 10 years? 45

Increased _____1 Decreased _____2 Remained the same _____3 22

16. Do you think the federal law should be changed to put organized prayer back in the public schools?

Yes _____1 No _____2 No Opinion _____3 23

17. Do you think the federal government should be more directly involved in financing public education?

Yes _____1 No _____2 No Opinion _____3 24

18. Do you think that parents who send their children to private or church-related schools should be given some tax credit on their federal income tax?

Yes _____1 No _____2 No Opinion _____3 25

19. Do you think the State Superintendent of Public Education should be elected by the people or appointed by the governor?

Elected _____1 Appointed _____2 No Opinion _____3 26

20. Should state and local government spending on education be increased, decreased, or remain the same?

Increased _____1 Decreased _____2 Remain the same _____3 27

21. How do you rate the quality of education provided by the public schools with which you are familiar?

Excellent _____1 Good _____2 Satisfactory _____3 28

Poor _____4 No Opinion _____5

PLEASE CONTINUE ON BACK

I. Many high schools offer a course in consumer education. Topics discussed in these courses vary. Some of these topics are listed below. Please circle the number that most nearly represents your opinion of the importance of including each topic in a high school consumer education course. Let 5 represent very important and 1 represent not important.

NOTE: Please do not respond on the basis of whether or not a person needs to know these things. Instead, consider if these topics should be included in a consumer education course taught at the high school level.

	Very Important				Not Important	
1. Satisfying personal and family wants with available economic resources	5	4	3	2	1	7
2. Setting personal and family financial goals	5	4	3	2	1	8
3. Making sound decisions	5	4	3	2	1	9
4. Obtaining and using consumer credit . . .	5	4	3	2	1	10
5. Selecting from savings and investment alternatives (savings accounts, stocks, etc.)	5	4	3	2	1	11
6. Making housing decisions (buying, owning, renting)	5	4	3	2	1	12
7. Buying a car	5	4	3	2	1	13
8. Considering the pros and cons of "do-it-yourself" activities	5	4	3	2	1	14
9. Determining insurance needs (types, coverage, cost, etc.)	5	4	3	2	1	15
10. Using medical/health services	5	4	3	2	1	16
11. Using legal services	5	4	3	2	1	17
12. Conserving energy and other natural resources	5	4	3	2	1	18
13. Using services of government and private consumer protection agencies.	5	4	3	2	1	19
14. Using technology to improve consumer decision making (personal computers, microwave ovens, etc.)	5	4	3	2	1	20
15. Selecting death-related services (burial, wills, etc.)	5	4	3	2	1	21

II. Economic Expectations 47

1. Please check the ___that best describes what you think will happen to the overall price level (prices for food, gas, cars, medical, etc.) during the next 12 months.

Prices will decrease	Prices will remain same	Prices will increase by 0 to 5%	6 to 10%	11 to 20%	over 20%
___1	___2	___3	___4	___5	___6

22

2. Do you think you and your household are better off financially, about the same, or worse off than you were a year ago?

Better off ___1 About the same ___2 Worse off ___3 23

3. Do you think that a year from now you will be better off financially, about the same, or worse off than you are now?

Better off ___1 About the same ___2 Worse off ___3 24

4. Which of the following do you think is the most important economic problem in America? Check only one.

High interest rates ___1 Unemployment ___2 Inflation ___3 25

The following questions should be answered by the individual who actually filled in the questionnaire. The information will be used for grouping responses only and will be kept strictly confidential.

1. If the address on our letter is incorrect, please write your correct address.

NAME _____

ADDRESS _____

CITY _____ ZIP _____

2. Please check the ___that describes your marital status.

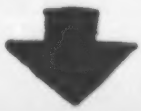
Never Married ___1 Married ___2 26

Divorced/Separated ___3 Widowed ___4

3. Your race?

White ___1 Black ___2 Other ___3 27

PLEASE CONTINUE ON BACK



. Please check the ___that best describes the highest level of regular schooling you received.

Grades 1-8 ____1 Some high school ____2 28

High school graduate ____3 Some college ____4 College graduate ____5

. Your age?

Under 25 ____1 25-34 ____2 35-44 ____3 45-54 ____4 29

55-64 ____5 65 or older ____6

. Your sex?

Male ____1 Female ____2 30

. (a) Do you have any children? Yes ____1 No ____2 31

(b) If yes, how many children are: (please write in the number)

a. Preschool _____ 32

b. Elementary school age _____ 33

c. Junior high school age _____ 34

d. High school age _____ 35

e. College age _____ 36

f. None of the above _____ 37

. Please check the ____that best represents the total income of the household for the 1983 year.

$0 - $7,499 ____1 $7,500-$14,999 ____2 $15,000-$24,999 ____3 38

$25,000-$34,999 ____4 $35,000-$50,000 ____5 over $50,000 ____6

. Comments: _____

_____

_____

_____

APPENDIX C

LETTER TO STATE SUPERVISORS OF HOME ECONOMICS AND INFORMATION FORM CONCERNING STATE CURRICULUM GUIDES IN CONSUMER EDUCATION

Our college was recently awarded a grant to conduct a consumer education needs assessment study for Louisiana and evaluate published Consumer Education Curriculum Guides in relation to those needs. If a consumer education curriculum guide for home economics programs has been developed for your state we would like to order a copy. Please assist us in our study by completing the enclosed form, and returning it in the enclosed stamped, self-addressed envelope. Thank you for your assistance.

Sincerely,

Shirley P. Reagan, Ph.D.
Associate Professor

ENCLOSURE

State _____

_____ We do not have a consumer education curriculum guide for use by home economics teachers.

_____ We have a consumer education curriculum guide for use by home economics teachers and ordering information is provided below.

Title of Curriculum Guide _____

_____

Publication Date _____

Price _____

Address for ordering: _____

_____

_____

Person Completing Form:

Name: _____

Address: _____

_____

_____

THANK YOU FOR YOUR ASSISTANCE

LOUISIANA TECH UNIVERSITY
Ruston, Louisiana 71272

College of Home Economics

April 16, 1984

Dear

To successfully complete the needs assessment study currently in progress for Louisiana consumer education programs, it will be important to obtain Consumer Education Curriculum Guides from all states publishing such guides. If a consumer education curriculum guide for home economics programs has been developed for your state we would like to order a copy.

A letter requesting this information was mailed to your state on January 23, 1984. Our records indicate no response from your state. Please assist us in our study by completing the enclosed form, and returning it in the enclosed stamped, self-addressed envelope. Thank you for your assistance.

Sincerely,

Shirley, P. Reagan, Ph.D.
Associate Professor

AN EQUAL OPPORTUNITY UNIVERSITY

APPENDIX D

TITLES OF STATE CURRICULUM GUIDES IN CONSUMER EDUCATION

Appendix D

STATE CONSUMER AND HOMEMAKING EDUCATION CURRICULUM GUIDES

Arizona - Consumer Education Curriculum Guide Grades 10-12, two volumes (1980).

California - Curriculum Design for Consumer Education (1981).

Colorado - Consumer Education Curriculum Project (1978).

Connecticut - A Guide to Curriculum Development in Consumer Education (1981).

Georgia - Curriculum Guide for Consumer and Homemaking Education (1980).

Idaho - Consumer Economics Guide for Idaho Public Schools (1979).

Illinois - Consumer Education in Illinois Schools 8-12 (1978).

Indiana - Indiana Curriculum Guide for Consumer Education (1978).

Iowa - A Guide for Teaching Management and Consumer Education (1977).

Kansas - Consumer and Homemaking Curriculum Guide for Vocational Education (1979).

Kentucky - Consumer Education (1982).

Michigan - Consumer Economics Education Guidelines (1979).

Montana - Montana Vocational Home Economics Curriculum (1980).

New Jersey - A Curriculum Guide for Consumer and Homemaking Programs in New Jersey Grades 7-12 (1980).

Ohio - Consumer Education Curriculum Guide for Ohio (1980).

Oklahoma - Vocational Home Economics Education and Consumer Education (1983).

Oregon - Personal Finance Education Guide (1981).

Texas - Consumer Education Specialized Course (1977).

APPENDIX E

EVALUATION FORM FOR CONSUMER EDUCATION CURRICULUM GUIDES

Evaluation Form*

Consumer Education Curriculum Guides

College of Home Economics
Louisiana Tech University

Title of Curriculum Guide _____

Today's Date _____

- Below are listed qualities and/or characteristics of Curriculum Guides. There are two scales: Five (5) represents Excellent, or Very Important; three (3) represents Adequate or Average Importance; and one (1) represents Poor or Not Important.
- Circle the number that most nearly represents your evaluation of the guide on each characteristic. If a characteristic is not present circle 1 (poor).
- On the Degree of Importance Scale circle the number that represents your perception of the importance of incorporating the attribute in a Louisiana curriculum guide.

CHARACTERISTIC EVALUATION					PRESENTATION	DEGREE OF IMPORTANCE TO YOU				
Excellent		Adequate		Poor		Very Important		Average Importance		Not Important
					1. Physical quality - exterior					
5	4	3	2	1	a. attractive.	5	4	3	2	1
5	4	3	2	1	b. easy to use.	5	4	3	2	1
					2. Visual quality - interior					
5	4	3	2	1	a. uncluttered.	5	4	3	2	1
5	4	3	2	1	b. format facilitates use.	5	4	3	2	1
5	4	3	2	1	c. legible type.	5	4	3	2	1
					3. Aids to understanding					
5	4	3	2	1	a. table of contents is easy to use and comprehensive.	5	4	3	2	1
5	4	3	2	1	b. pages numbered.	5	4	3	2	1

*Adapted from McGreal, T. L., Broderick, E., and Jones, J., "Artifact Collection", Educational Leadership, April, 1984: 20-27.

CHARACTERISTIC EVALUATION					CONTENT	DEGREE OF IMPORTANCE TO YOU				
Excellent		Adequate		Poor		Very Important		Average Importance		Not Important
5	4	3	2	1	1. Current resources are provided, or instructions given for obtaining current resources.	5	4	3	2	1
5	4	3	2	1	2. Content accurate and authoritative.	5	4	3	2	1
5	4	3	2	1	3. Content appropriate to the level of the intended learner as stated in the guide.	5	4	3	2	1
5	4	3	2	1	4. Content easily adaptable for use in Louisiana schools.	5	4	3	2	1
5	4	3	2	1	5. Content provides models for applying learning outside the classroom.	5	4	3	2	1
5	4	3	2	1	6. Content motivates (simulates teachers' interest).	5	4	3	2	1
5	4	3	2	1	7. Content easy to understand.	5	4	3	2	1

CHARACTERISTIC EVALUATION					CONTENT	DEGREE OF IMPORTANCE TO YOU				
Excellent			Adequate	Poor		Very Important		Average Importance		Not Important
					8. Content covers the following Consumer Education topics:					
					a. Satisfying personal and family wants with available economic resources.	5	4	3	2	1
5	4	3	2	1	b. Setting personal and family financial goals.	5	4	3	2	1
5	4	3	2	1	c. Making sound decisions.	5	4	3	2	1
5	4	3	2	1	d. Obtaining and using consumer credit.	5	4	3	2	1
					e. Selecting from savings and investment alternatives (savings accounts,					
5	4	3	2	1	stocks, etc.).	5	4	3	2	1
5	4	3	2	1	f. Making housing decisions (buying, owning, renting).	5	4	3	2	1
5	4	3	2	1	g. Analyzing transportation alternatives.	5	4	3	2	1
					h. Considering the pros and cons of "do-it-yourself"					
5	4	3	2	1	activities.	5	4	3	2	1
					i. Determining insurance needs (types, coverage, cost,					
5	4	3	2	1	etc.).	5	4	3	2	1
5	4	3	2	1	j. Using medical/health services as a consumer.	5	4	3	2	1
5	4	3	2	1	k. Using legal services as a consumer.	5	4	3	2	1

CHARACTERISTIC EVALUATION					CONTENT	DEGREE OF IMPORTANCE TO YOU				
Excellent			Adequate	Poor		Very Important		Average Importance		Not Important
					8.					
5	4	3	2	1	l. Conserving energy and other natural resources.	5	4	3	2	1
5	4	3	2	1	m. Using services of government and private consumer protection agencies.	5	4	3	2	1
5	4	3	2	1	n. Using technology to improve consumer decision making (personal computers, microwave ovens, etc.).	5	4	3	2	1
5	4	3	2	1	o. Selecting death-related services (burial, wills, etc.).	5	4	3	2	1
					DESIGN					
5	4	3	2	1	1. Sequencing (presents materials in logical order).	5	4	3	2	1
					2. Instructional Strategies					
5	4	3	2	1	a. Incorporates sound learning principles.	5	4	3	2	1
5	4	3	2	1	b. Motivates students.	5	4	3	2	1
5	4	3	2	1	c. Provides or suggests a variety of media.	5	4	3	2	1
5	4	3	2	1	d. Includes methods for evaluating student learning.	5	4	3	2	1

CHARACTERISTIC EVALUATION	DESIGN	DEGREE OF IMPORTANCE TO YOU
Excellent Adequate Poor		Very Important / Average Importance / Not Important
5 4 3 2 1	3. Flexibility (can be adapted to fit various time frames; can use sections independently of the whole.	5 4 3 2 1

****

Please answer the following questions:

1). Would you use this guide if a copy was available?

	YES	NO
a. in your parish school board office	___	___
b. in your school library	___	___
c. in your home economics department	___	___

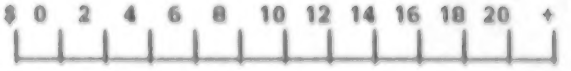
2). How would you use this guide? (Check those that apply)

a. To provide total curriculum plans, activities, etc. _____

b. To provide selected activities. _____

c. To use with other guides and textbooks. _____

3). If you had to buy this guide with personal funds indicate the amount you would be willing to pay on the scale on the right.



4). Positive attributes of this guide include:

These attributes are:

	Very Important		Average Importance		Not Important
_____	5	4	3	2	1
_____	5	4	3	2	1
_____	5	4	3	2	1

5). Negative attributes of this guide include:

_____	5	4	3	2	1
_____	5	4	3	2	1
_____	5	4	3	2	1

6). Other comments:

APPENDIX F

RECOMMENDATION FORM

RECOMMENDATIONS:

Directions: Circle the number of the statement that most closely expresses your opinion and fill-in the required information.

1. I recommend that a curriculum guide be adopted as is. The guide we should adopt is _____.

   We should adopt it because _____

   _____

   _____.

2. I recommend that a curriculum guide be adopted to use with a supplement, specific to Louisiana, provided. The guide we should adopt is _____.

   We should adopt it because _____

   _____

   _____.

   The supplement should include _____

   _____

   _____.

3. I do not think we need a new guide in Louisiana because _____

   _____

   _____.

4. I recommend that a new guide be written specifically for Louisiana because _____

   _____.

5. I recommend that _____

   _____

   _____